A Resume

"A Study of Electronic Banking Frauds and Safety Awareness of Customers in Nanded District"

Submitted to

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Introduction:-

Banking Industries are marching towards advanced application and use of IT. Banking Industry is an entering fast into Technology Oriented phase, where as all range of Services offered through Technology. IT has made banking transactions more convenient for banks and its customers. Now a day transaction is made Banking procedures easy, convenient fast and professional which is one of the greatest land marks in Banking Industries. ICT has entered and progressed in the Banks with its identity as 'E-Banking' it can also be termed as 'Internet Banking', 'Virtual Banking' or 'Online Banking'.

Now E-banking is widely used to check account details, make purchases, pay bills, transfer funds, print statements etc. In E-banking generally, the user identity is the customer identity number and password is provided to secure transactions. But due to some ignorance or silly mistakes you can easily fall into the trap of cyber criminals. Internet Banking Frauds is a Fraud of Theft committed using online technology to illegally remove money to an account in a different bank. The term "Internet Fraud" generally refers to any type of Fraud scheme that uses one or more online services to present Fraud and others connected with the scheme. Internet fraud can take place on computer programs such as chat rooms, e-mail, message boards or web sites. Regarding the above situations & possibilities, there's is a need to know the awareness of frauds from the customers and to find and suggest safety measures to overcome the problem of E-banking frauds.

Scope of Research:

Every research has some limitations & drawbacks. The research titled "A Study of Electronic Banking Frauds and Safety Awareness of Customers in Nanded District" has geographical & time limits. The proposed of research deals with High level and safe using in Online Banking. The geographical limits for present research are the boundaries of Nanded District for the Research. It is undertaken with a broad view of making an in-depth study of the impact of E-Banking Frauds and Safety. It is useful for the E-Banking Users and ATM Holders.

Limitation of the study:-

1. The study period is limited for 2008-2015.
2. Due to resource constraint the present study is limited to Nanded District.

Objectives of the Study: -

1. To find out the E-Banking frauds under the study area.
2. To know the awareness amongst E-Banking users regarding E-Banking safety measures.
3. To study the role of RBI towards prevention of E-Banking frauds
4. To analyses the risk factors and safety factors in E-Banking services.
5. To find out and suggest the remedial measures to prevent E-Banking frauds.
6. To know the various types of E-Banking users.

Hypothesis of the Study:-

1. There is no any significance difference regarding awareness of E-Banking between traditional users and new users.
2. There is no any association between Occupation and awareness of E-Banking users.
3. There is no any association between Age and awareness of E-Banking users.
4. There is no any association between Sex and awareness of E-Banking users.
5. There is no significant difference in the users' perception towards security and privacy satisfaction regarding use of E-Banking services.

Research Methodology of the Study: -

For the completion of present research work the primary data and secondary data will be collected through Questionnaire and Banks reports, journals, Internet.etc. In this research study the sample will be selected areas customers having internet banking, ATM & credit cards of selected banks from Nanded District.

Collected data will be tabulated and analyzed by using various statistical tools like co-relation, factor tests like T, Z, F tests and Chi-square test etc. Whenever necessary Graphs & charts will be used for presentation of data.

Research Design:-

1. The respondent selected only Nationalize Bank operating E-Banking services.
2. Sample size for this study is considered to be 400 respondents.
3. The researcher made a sample of covering 20 respondents from different Five Taluka of different Four Nationalize bank in Nanded District.
4. Sampling selection by randomly and convenience sampling method.
5. The respondent should be a resident of Nanded District.

Importance of the study:

Though there is automation and computerization, bank is still technological oriented, as it is service-providing institution. In such organizations it is necessary to provide an excellent service for learning online banking for efficient functioning of the organization and achieve goals of both the organization and individual. In a fast developing economy like India, banks have come to be known as an instrument of social and economic change.

Chapterization of the Thesis:

1st chapter:	Introduction
2nd chapter:	Review of Literature
3rd chapter:	Research Methodology
4th chapter:	Analysis and Interpretation of Data
5th chapter:	Findings, Conclusions, Suggestions & Recommendations
	Bibliography

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